

Fill in this information to identify your case:

Debtor 1 Russell J. Smith

Debtor 2 Amanda Matson-Smith
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:15-bk-51458
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

9

☐ No
☒ Yes

Son

11

☐ No
☒ Yes

Daughter

12

☐ No
☒ Yes☐ No
☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Russell J. Smith**
 Debtor 2 **Amanda Matson-Smith**

Case number (if known) **2:15-bk-51458**

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	0.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: Electric	6d. \$	434.69

Cable	\$	20.00
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Trash Removal	\$	20.00
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7. Food and housekeeping supplies	7. \$	475.00
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8. Childcare and children's education costs	8. \$	0.00
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9. Clothing, laundry, and dry cleaning	9. \$	10.00
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10. Personal care products and services	10. \$	0.00
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11. Medical and dental expenses	11. \$	25.00
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12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	160.00
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13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
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14. Charitable contributions and religious donations	14. \$	0.00
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15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	0.00
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15b. Health insurance	15b. \$	0.00
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15c. Vehicle insurance	15c. \$	60.00
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15d. Other insurance. Specify:	15d. \$	0.00
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16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$	0.00
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17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$	0.00
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17b. Car payments for Vehicle 2	17b. \$	0.00
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17c. Other. Specify:	17c. \$	0.00
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17d. Other. Specify:	17d. \$	0.00
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18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
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19. Other payments you make to support others who do not live with you.	\$	0.00
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Specify:

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$	0.00
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20b. Real estate taxes	20b. \$	0.00
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20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
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20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
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20e. Homeowner's association or condominium dues	20e. \$	0.00
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21. Other: Specify:	21. +\$	0.00
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22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	1,204.69
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23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,509.69
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23b. Copy your monthly expenses from line 22 above.	23b. -\$	1,204.69
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23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	1,305.00
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24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:

CERTIFICATE OF SERVICE (LBR 9013-3)

I hereby certify that on November 3, 2015 in the year of Our Lord, a copy of the foregoing Amended Schedule J was served on the following registered ECF participants, electronically through the court's ECF System at the email address registered with the Court:

Asst US Trustee (Col)
Edward Henry Cahill on behalf of Creditor Nationstar Mortgage, LLC
Brian M Gianangeli on behalf of Creditor Ohio Bureau of Worker's Compensation
Christopher P Kennedy on behalf of Creditor Nationstar Mortgage, LLC
Mitchell Marczewski on behalf of Debtor Russell J Smith
Mitchell Marczewski on behalf of Joint Debtor Amanda Matson-Smith
Frank M Pees, Chapter 13 Trustee

And on the following by ordinary U.S. Mail addressed to:

Russell J. Smith & Amanda Matson-Smith, 2880 Boggs Rd., Zanesville OH 43701

/s/ Mitchell C. Marczewski

MITCHELL C. MARCZEWSKI (0073258)